

D. AMENDMENTS TO CLAIMS

Claim 1: (currently amended)

[An] A computer based and operated identity authentication system for verifying the [true] identity of an individual and yielding identity verification information providing [same] said identity verification information to an entity seeking said identity authentication information of said individual, comprising:

- (a) collecting multiple information aspects relating to the identity of said individual[;] and entering such information aspects into said computer based system;
- (b) assigning rating scores for each of said information aspects of said individual[;]
and entering said rating scores into said computer based system;
- (c) compiling [adding] on said computer based system each of said rating scores for each said information [aspect for] aspects to achieve a total rating score for all of said information aspects for said identity authentication, [system;] of said individual;
- (d) providing said rating score to said entity seeking identity authentication of said individual, for said entity to accept or reject said individual.

Claim 2 (currently amended):

[An] A computer based and operated identity authentication system for verifying the [true] identity of an individual seeking approval by an entity and providing identity verification informations [same] to [an] identity verification information
seeking said identity authentication of said individual:

- (a) collecting multiple information aspects relating to the identity of said individual[;] and entering such information aspects into said computer based system;
- (b) assigning numerical rating scores for each of said information aspects of said individual[;] and entering said rating scores into said computer based system;
- (c) adding in said computer based system each of said numerical scores for each said information aspects for said individual for a total numerical score for said identity authentication process – processing of said individual, said addition being accomplished by computer means in said computer based authentication system ;
- (d) providing said numerical score to said entity seeking identity authentication of said individual for said entity to accept or reject said individual.
- (e) Rejection or acceptance is made by said entity based on the determination by said entity on said total rating scores.

Claim 3: (Not Currently Amended)

An identity authentication system for verifying the true identity of an individual and providing same to an entity seeking said identity authentication of said individual, comprising:

- (a) accumulating identity information about an individual;
- (b) placing said identity information into a computer program;
- (c) placing a mathematical score on said accumulated identity information of said individual;
- (d) adding the total of said mathematical scores on said accumulated identity information for a total identity authentication system.

Claim 4 (currently amended):

[An] A computer based identity authentication system for providing identity authentication information verifying the [true] identity of an individual and providing [same] said identity authentication to an entity seeking said identity authentication of said individual, for rejection or acceptance by said entity comprising:

- (a) accumulating identity information about an individual;
- (b) placing said identity information into a computer program;
- (c) placing a mathematical score on each of said accumulated identity information of said individual, and adding said total score of all accumulated identity information[.] pursuant to the following formula processed in said computer system:

$$RT = R1 + R2 + R3 \dots + RN$$

Where RT = total rating score

and R1, R2, R3 and RN are individual credibility traits.

- (d) providing said mathematical score information to said entity to determine acceptance or rejection of said individual;
- (e) rejecting or accepting said individual by said entity depending on the total score of said individual as reported to said entity.

Claim 5 (currently amended):

A system for authenticating the identity status of an individual for establishing for said [individual's] individual identity status utilizing a computer bases system:

- (a) collecting multiple information aspects relating to the identity of said individual and placing such information in such computer system;
- (b) assigning rating scores for each of said information aspects of said individual and placing said scores in said computer system;
- (c) adding said computer based system each of said rating scores for each, said information aspects for a total rating score for said identity authentication, said adding accomplished through computer processing means in said computer based system;
- (d) providing said resultant rating score to said entity seeking identity authentication of said individual.

Claim 6 (currently amended):

A computer based system for rating credibility of an individual among various individuals establishing one or more credibility traits for rating purposes, establishing a mathematical rating scale for each of said credibility traits through computer processing through the following formulations:

$$RT = R1 + R2 + R3 \dots + RN$$

Where RT = total rating score
and R1, R2, R3 and RN are individual credibility traits.

Claim 7 (currently amended):

A system for rating credibility worthiness of an individual comprising of the following steps:

- (a) assigning various categories to rate an individual;
- (b) providing a rating scale for each of said categories;
- (c) calculating an overall rating score for the total of each said rated category using a computer means to calculate same.
- (d) means to communicate confidentially said score to a third party.

Claim 8 (currently amended):

A method for a system which generates a credibility rating for individuals and organization entities based upon validity of identity facts and credibility of an entity comprising:

collecting multiple information aspects relating to the identity and credibility of said entity and entering same in a computer;
evaluating and assigning rating scores for each of said information aspects of said entity and processing same in said computer;
and adding said rating scores for a total rating score of the credibility of said entity through said computer pursuant to a rating method processor on said computer based system employing the following formula:

$$RT = R1 + R2 + R3 \dots + RN$$

Where RT = total rating score
and R1, R2, R3 and RN are individual credibility traits.

And communicating said total rating score to said entity for evaluation of said score by said entity.

Caim 9: (currently amended):

A method for a system which generates a credibility rating for individuals and organization entities based upon validity of identity facts and credibility [of] for an entity comprising:

collection means for collecting multiple information aspects relating to the identity and credibility of said entity, said collection information aspects entered into a computer;

evaluation means for evaluating and assigning rating scores for each of said information aspects of said entity, using said computer to process said scores; deploying said data on a computer system [and a calculator] for adding said rating scores on said computer for a total rating score of the credibility of said [entity] individual, using said computer to said adding and commanding said score to said entity.